

FIG. 1

6 6

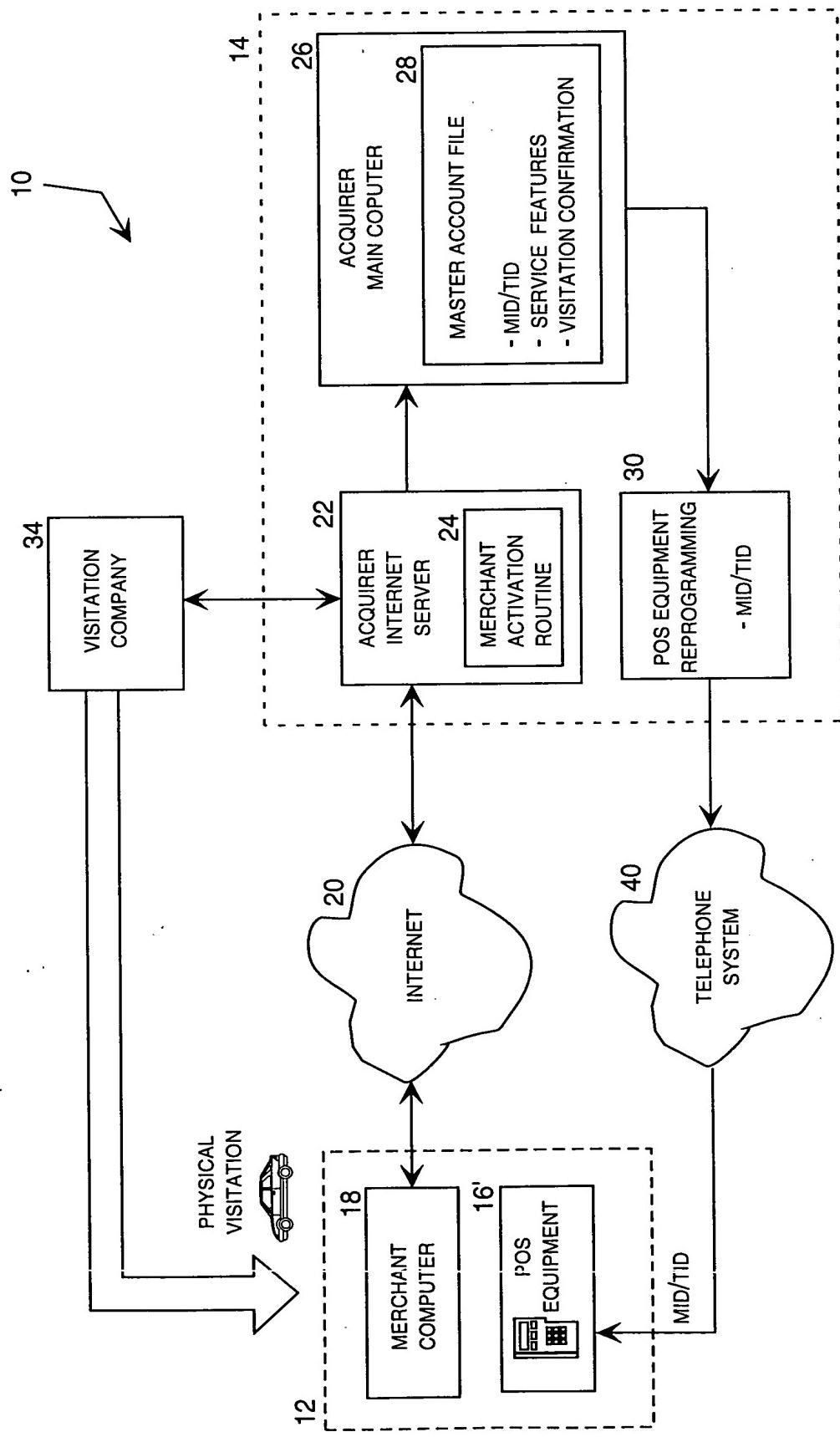


FIG. 2

MERCHANT
ACTIVATION
ROUTINE
24

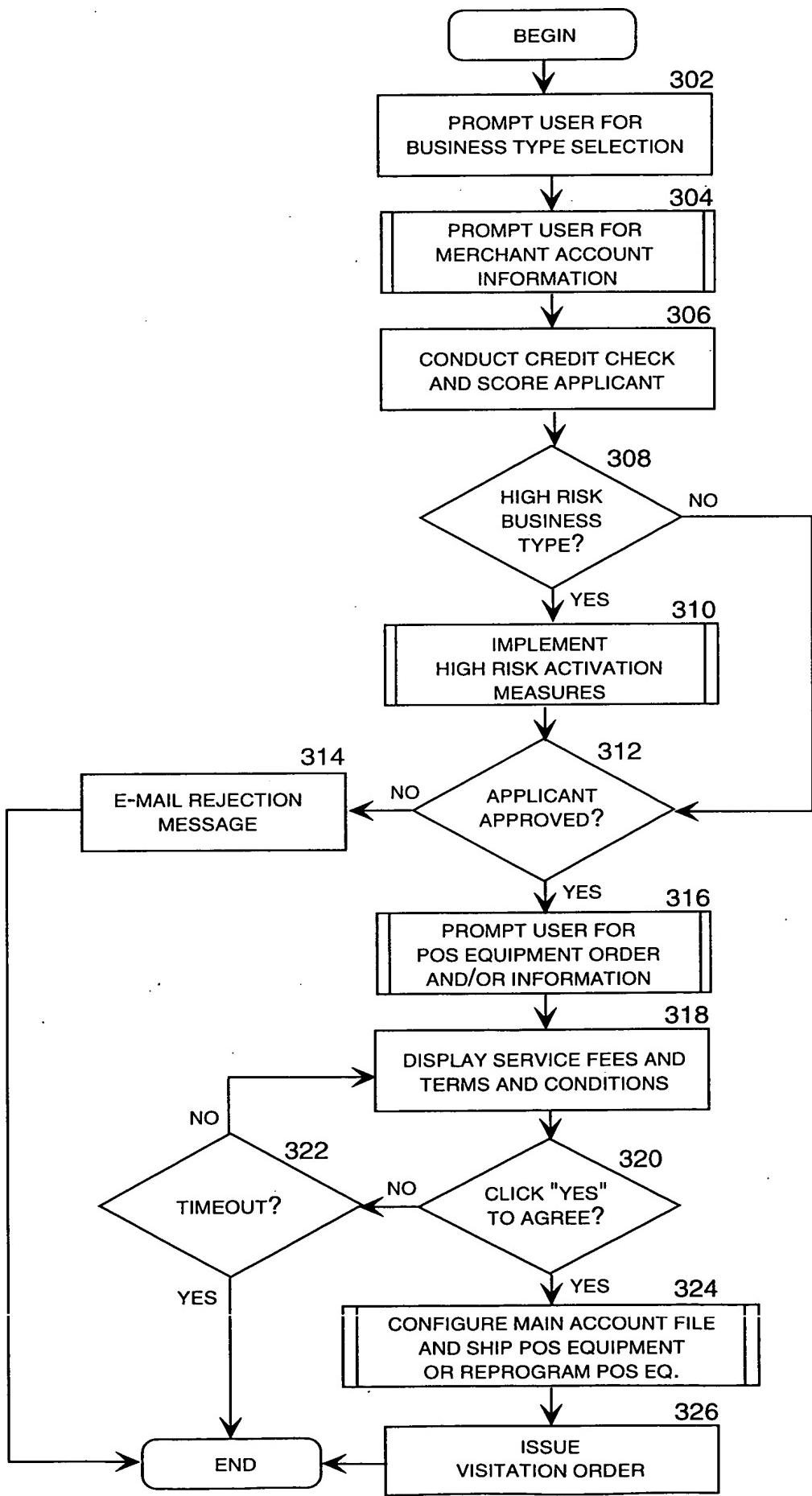


FIG. 3

PROMPT USER FOR
MERCHANT ACCOUNT
INFORMATION

304

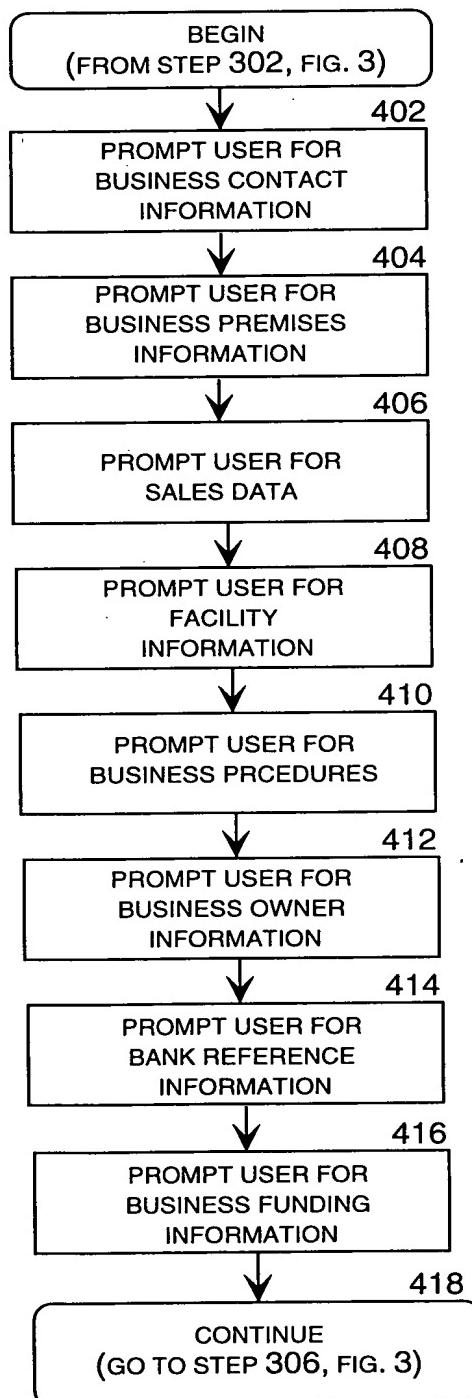


FIG. 4

HIGH RISK ACTIVATION
MEASURES
310

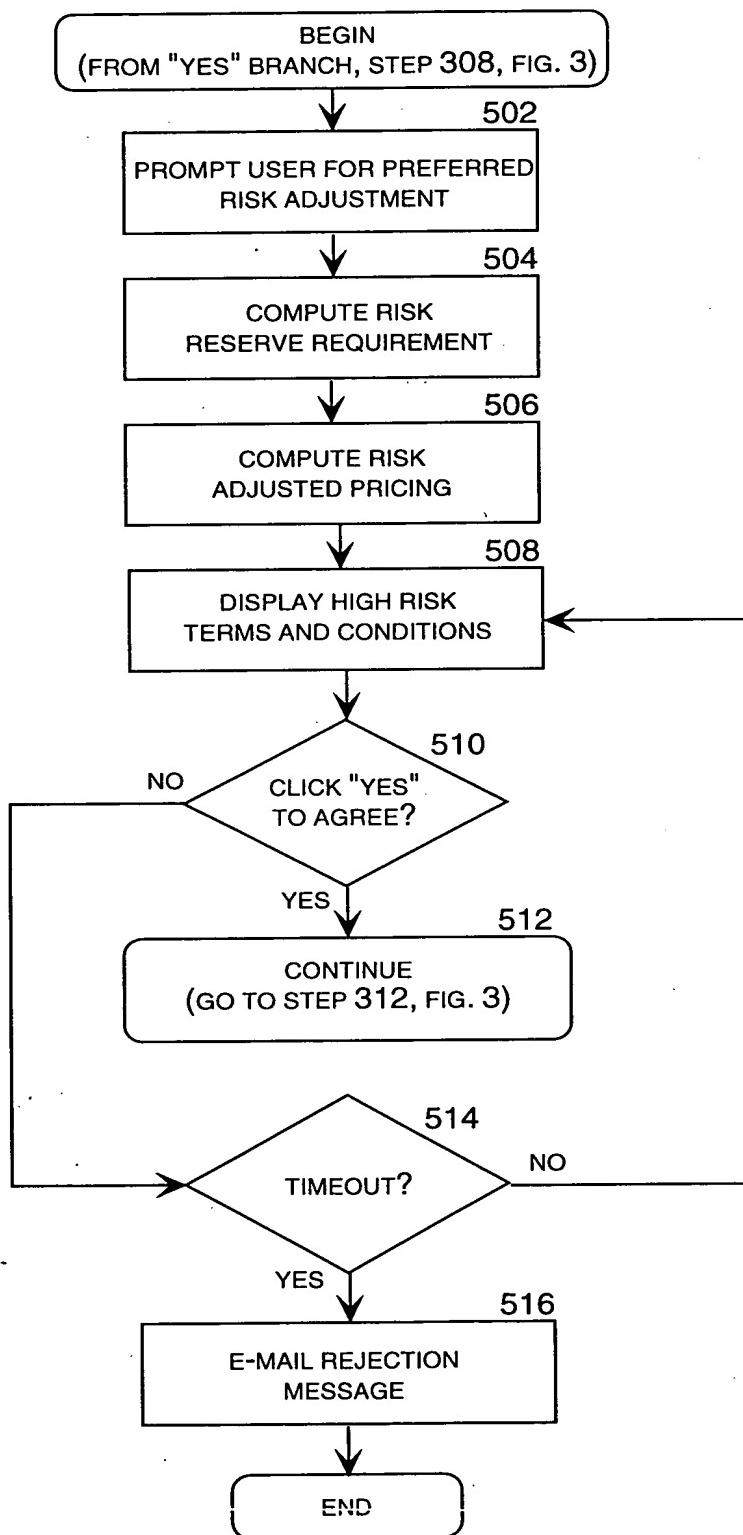


FIG. 5

PROMPT USER FOR
POS EQUIPMENT ORDER
AND/OR INFORMATION

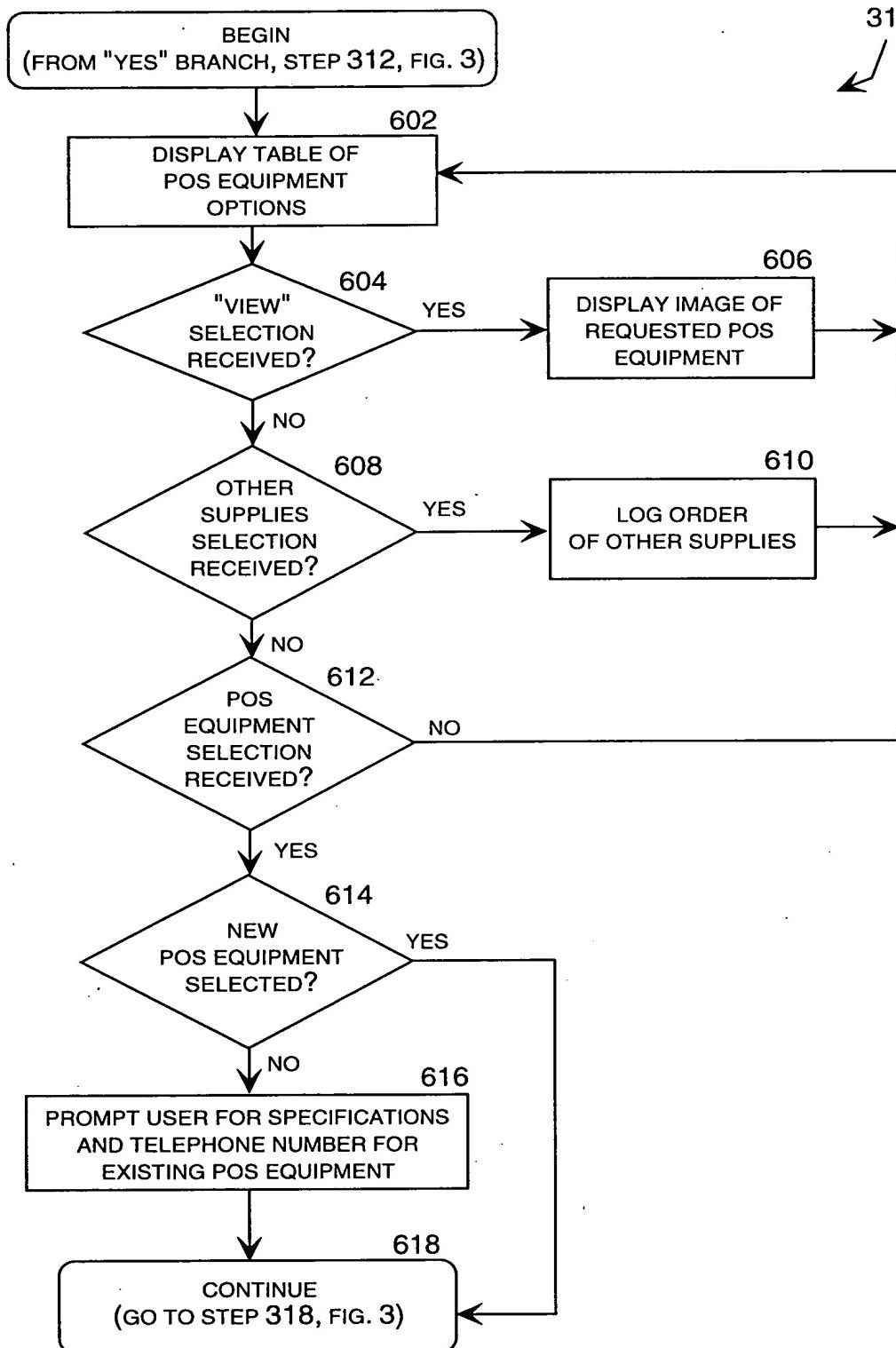


FIG. 6

662214-32E-E4

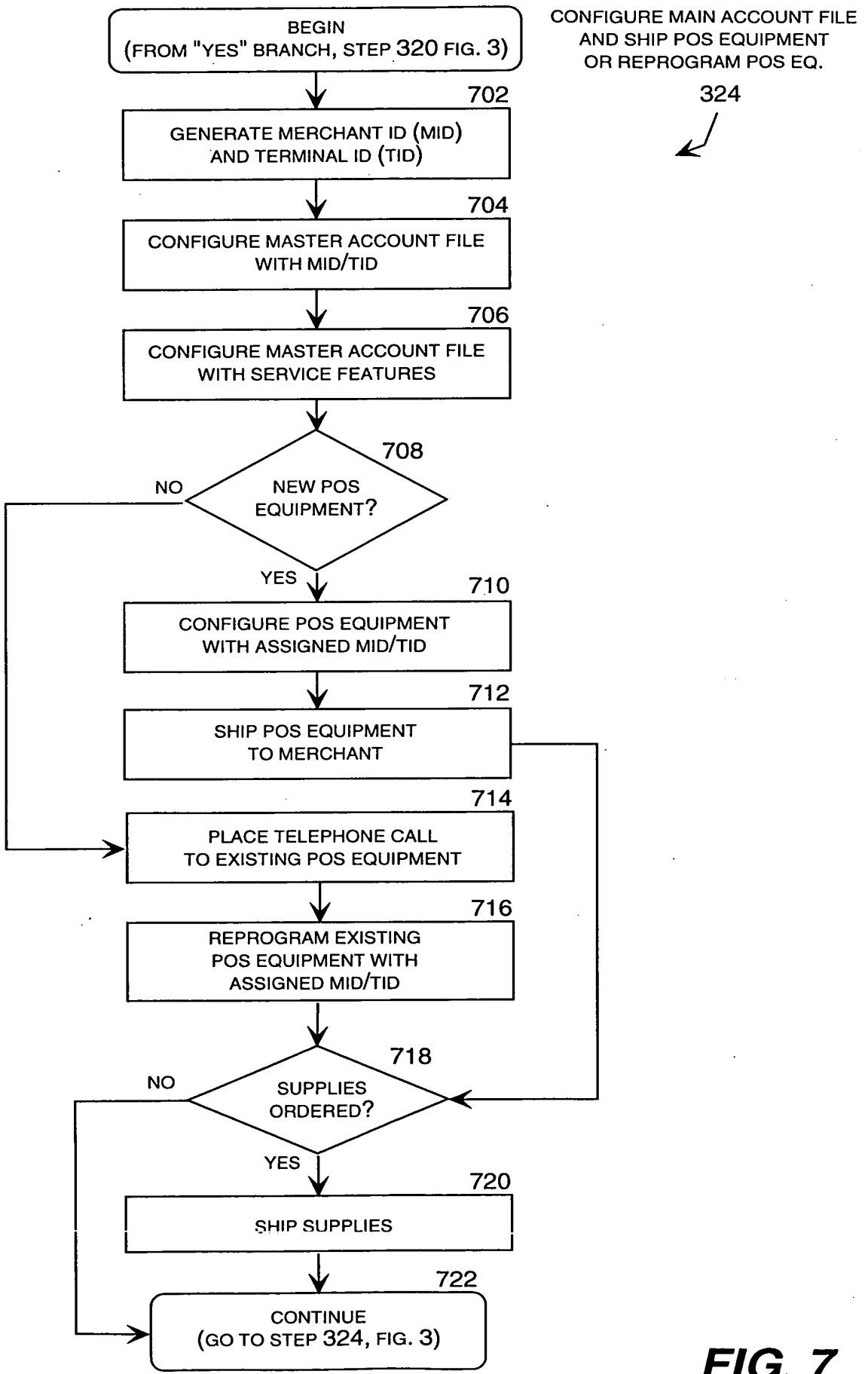


FIG. 7

800

Congratulations!

If you have recently opened your business or have decided it's time to review your credit card processing arrangements, you've come to the right place. With Express Merchant Processing SolutionsSM, you can complete this on-line application in 15 minutes! If you need equipment, leasing options are available for point of sale terminals as well. If you already own a terminal, we'll set-up your current equipment* at no additional cost.

It's simple and it's secure: all of your application information is encrypted. You can be approved and ready to process credit cards in as little as two to three business days!

If your business can be categorized as one of the following business types**, then [click here to learn more!](#)

- Furniture Stores and/or Floor Covering
- Mail order/Telephone Order oriented business
- Internet and/or e-commerce businesses
- Electronics and/or Computer Stores
- Travel Agencies and/or Reservation Services
- Membership and/or Subscription businesses

Before you begin, please make sure you have the following information nearby to complete the application:

- Business contact information
- Federal tax ID number (or Social Security # if not incorporated)
- Current credit card processor contact info (if applicable)
- Business owner and bank reference information
- Funding information (bank routing numbers for your business's checking account)

802

804

* if your terminal equipment is not listed in the "Order Equipment" section, you will have to either choose to lease from the listed options or call 877-590-5899 for further information

** if your business can be categorized as one of the listed types, submitting this application will terminate any resulting merchant agreement and may result in a change to shown "Service Fees."

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900

Conditions...

In order to proceed with this online application, you must meet these requirements and conditions:

YOU MUST:

- Be at least 18 years of age
 - Have a checking account used primarily for business for your credit card sales credits
 - Be an officer of the business establishment and/or authorized to act on behalf of the company
 - Be of one of the following business types... If you're not, then [click here](#).
 - Restaurant or Food Store
 - Retailer of Clothing - Men's, Women's, Children's, etc... 905
 - Retailer of low-end Jewelry - Watches, trinkets, etc...
 - Professional Services - Doctor, Physician, Veterinarian, or Legal Services
 - Miscellaneous Retail or Repair
 - Barber or Beauty shop 908

[Merchants with large Visa/MasterCard volumes, click here!](#)

Review what you will need to complete the application in more detail.



FIG. 9

Step 1 of 6: Enter General Information

Please note that fields marked with an asterisk (*) are required.

Business Contact

* Business DBA Name: 1003 Legal Business Name: 1004

* Address: Street Address:(No PO Boxes Please) 1006

City: 1008 State: Zip: 1012

* Authorized Signer: (Name of Contracting Person): Title: 1010
Signer: 1014 Treasurer

* Telephone: 1018 (9999999999)

Fax Number: 1020 (9999999999)

* Attention to: 1022

Email Address: 1024

WEB Store Address: 1026

* Type of Business: Auto Parts Store 1028

* Business Category: Retail 1030

FIG. 10

1100 ↗

Business Premises

* Zone: Business District 1102

* Location: Mall 1104

* Type of Ownership: Sole Proprietorship 1106

* State Incorporated: 1108

* Federal Tax ID (or Social Security if not incorporated): 1110 (9999999999)

* Date Business Began: 1112 (MM/YYYY)

Number of Employees: 1114

* What does your business sell?

1116 ↗

FIG. 11

1200

Sales Data

* Total cash and credit sales: \$,000.00 1202

* Sales tax: % 1204

Refund policies for MC/Visa:
(if applicable)
 Exchange 1208
 Store credit
 Refund with 0-3 Days to submission 1206

* MC/Visa sales are submitted at: Date of Order 1210

* Annual MC/Visa Sales: \$,000 1212

* Average Sale Amount: \$ 1214

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1300

Facility Information

Advertising Window Door Store Front
Name Display 1302

* Store Located One must be chosen:
On? Ground Floor Other

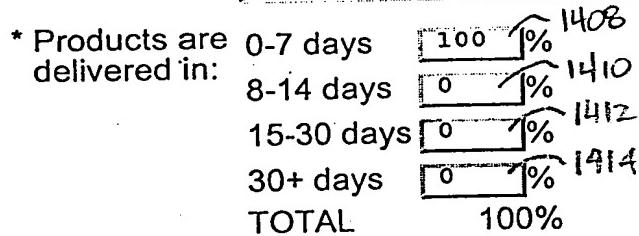
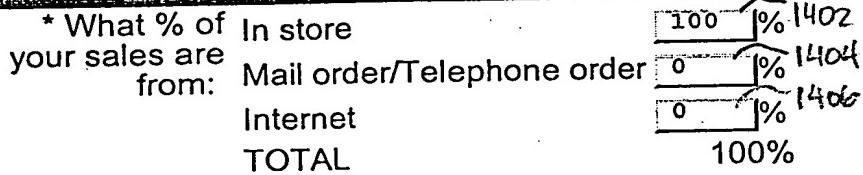
* Facility Square Footage? 250 1304

1306

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1400

Business Procedures



- How do you advertise?
- Brochure/Mail
 - Catalog
 - TV/Radio
 - Newspaper/Magazine
- 1416

Do you currently accept credit cards? If so, please provide the information below on your current processor:

Current Processor Name: 1418

Phone Number: 1420
(999999999)

Please use these Navigation Buttons to complete the application steps...



1422

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1500

Step 2 of 6: Enter Owner and Reference Information

Please provide the following information regarding the Owner(s), Partner(s), or Officer(s) of your business. This information is mandatory, even if it is the same as previously provided information. Fields marked with an asterisk (*) are required. If you are not sure of the exact numbers requested in the Bank Reference section, please estimate.

First Owner / Partner / Officer

* Name:	First Name:	1502	Middle:	Last Name:	1506	
<input type="text"/>						
* Address:	Street Address:	1504				
<input type="text"/>						
City:	State:	ZIP Code:	1508	1512	1514	
<input type="text"/>						
* Title:	Owner	1516	1510	1512	1514	
* Telephone:	(9999999999)					1518
* Social Security Number:	(999999999)					1520

Second Owner / Partner / Officer

Name:	First Name:	1522	Middle:	Last Name:	1526	
<input type="text"/>						
Address:	Street Address:	1524				
<input type="text"/>						
City:	1530	1532	1534	State:	ZIP Code:	
<input type="text"/>						
Title:	Partner	1536	1532	1534		
Telephone:	(9999999999)					1538
Social Security Number:	(999999999)					1540

F16. 15

Bank Reference Information - Please estimate if necessary

* Bank Name: 1602

* Address: Street Address: 1601

City: 1606 State: ZIP Code: 1610

* Telephone: 1(9999999999) 1608

* Contact Name: 1612

* Date Relationship Opened: (MM/YYYY) 1614
1616

* Are you a Borrower: Yes No 1618

* Average Balance: \$,000.00 1620

* Total Loans/Credit Facilities: \$,000.00 1622

* Total Other Business/
Personal Account Balances: \$,000.00 1624

FIG. 16

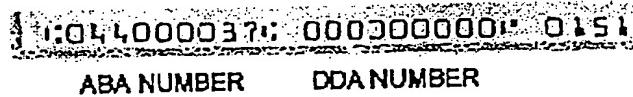
Step 3 of 6: Enter Funding Information

The Demand Deposit Account (DDA) and American Banker's Association (ABA) numbers are extremely important for the funding of your credit card transactions. This information directs the funds to your bank and business checking account. Express Merchant Processing Solutions™ will credit your business checking account for submitted sales transactions and/or debit the account for chargebacks and other fees (when applicable). Both fields below are required.

Please refer to the checks for your business checking account. The DDA and ABA numbers are located on the lower left corner of the checks.

- * ABA Number: 1702 (for example: 044000037)
- * DDA Number: 1704 (for example: 000000000)

Here is an example:



Please double check your entries before you proceed. The accuracy of these numbers is extremely important to ensure that you receive your funding correctly.

FIG. 17

Step 4 of 5: Choose Processing Types

Choose the card types you would like to accept at your business. MasterCard® and Visa® are assumed and automatically setup.

1802 MasterCard®

1804 Visa®

1805 American Express®

1816 I do not have an American Express number and need to apply for one.

1818 I have an existing Account Number and it is 1820

1808 Discover®

I have an existing Account Number and it is 1822

1810 Diner's Club®

1812 JCB®

1814 Debit® - you must have a debit capable terminal and pinpad!

Please use these Navigation Buttons to complete the application steps...



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Step 5 of 6: Equipment Selection and Fees

All of the following equipment options are recommended for retail and restaurant establishments. If you have elected to accept debit transactions, please ensure that you select an equipment package that is inclusive of a pinpad. Also, don't forget to purchase an imprinter! If you have any questions, please contact a representative to inquire about our terminal options.

Lease Customer Owned

Select	Package Description	Images	Lease Price	Lease (36 Months)	Customer Owned	Debit
<input type="radio"/>	T7P	VIEW	\$35.99	✓	✓	NO
<input type="radio"/>	T7P / S7CR	VIEW	\$51.99	✓	✓	✓
<input type="radio"/>	Omni 396 / P350	VIEW	\$35.99	✓	✓	NO
<input type="radio"/>	Omni 396 / P350 / P1000	VIEW	\$47.99	✓	✓	✓
<input type="radio"/>	T77	VIEW	\$35.99	✓	✓	NO
<input type="radio"/>	T77 / S7CR	VIEW	\$51.99	✓	✓	✓
<input type="radio"/>	Tranz330 / P250	VIEW	N/A	NO	✓	NO
<input type="radio"/>	Tranz330 / P250 / P1000	VIEW	N/A	NO	✓	✓

Select	Additional Equipment	Images	Cost
<input checked="" type="checkbox"/>	Imprinter	VIEW	\$35.00

1920

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2000

Step 6 of 6: Service Fees

2002

CARD TYPE	RATE
MasterCard	****
Visa	****
Diner's Club (Lic)	2.80

2004

TRANSACTION DESCRIPTION	AMOUNT
MC SALE TRANSACTION	0.26
VISA SALE TRANSACTION	0.26
MC VOICE AUTH	0.65
VISA VOICE AUTH	0.65
DINERS LOCAL AUTH	0.15
DINERS WATS AUTH	0.15
DINERS EDC CAPT	0.00
DEB/ATM TRAN FEE	0.20
MC FOREIGN HANDLING	0.01
VISA FOREIGN HANDLING	0.01
MIN PROCESSING FEE	25.00
CHARGEBACK FEE	15.00
MONTHLY SERVICE FEE	10.00
ACH REJECT FEE	10.00
SET UP FEE	39.95
DEBIT INTERCHANGE	0.00

Please use these Navigation Buttons to complete the application steps...



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06/27/2008 2:22:52 PM

Summary of Terms and Agreement

From time to time you may have questions regarding the contents of your processing agreement with us. The following information summarizes portions of the Agreement in order to assist you in answering some of the questions we are most commonly asked:

Certain terms of the Agreement such as pricing, are dependent upon the information you have provided and certain assumptions regarding your business and bankcard processing. Accuracy of the MasterCard/Visa volume and average sale amount indicated on the application is also an important component of servicing your account. The price charged may be changed retroactively if in the event the information or assumptions are incorrect or there is a change in your business. If you are billed back for such an increase in price you may be charged an additional amount with regard to each transaction processed at the incorrect price.

We may debit your bank account from time to time for amounts owed to us under the Agreement.

Funding for your Card transactions which are settled by us, will be initiated one business day after your submission of the transactions for processing.

The account you designate as your settlement account must be a demand deposit account that is primarily used for business purposes.

There are many reasons why a Chargeback may occur. When they occur we will debit your settlement funds or settlement account. For a more detailed discussion regarding Chargebacks see Section 6 of the Agreement.

If you dispute any charge or funding, you must notify us within 45 days of the date of the statement where the charge or funding appears.

The Agreement limits our liability to you. For a detailed description of the limitation of liability see Section 7 of the Agreement.

We have assumed certain risks by agreeing to provide you with bankcard processing. Accordingly, we may take certain actions to mitigate our risk, including termination of the Agreement or establishment of a reserve account under certain circumstances. In addition, actual sales deposits materially greater than estimates provided by you may result in funding delays and/or additional information requirements to support a reevaluation of your account.

By executing the Agreement with us, you are authorizing us to obtain financial and credit information regarding you and your business throughout the term of the Agreement.

The Agreement contains a provision that in the event you terminate the Agreement early, you will be responsible for the payment of an early termination fee.

We hope that the above information is helpful to you. Of course, in the event any of the above information conflicts with the Agreement, the terms of the Agreement will control.

View the Merchant Services Bankcard Agreement.

Personal Guaranty

In exchange for The Northern Trust Company and First Data Merchant Services' acceptance of this Agreement, the individual entering this Agreement on behalf of CUSTOMER unconditionally guarantees performance of CUSTOMER's obligations under this Agreement and payment of all sums due hereunder. This is a Guaranty of payment and not of collection and The Northern Trust Company and First Data Merchant Services are relying upon this Guaranty in entering this

FIG. 21